

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**State Participating Jurisdictions**



Participating Jurisdiction (PJ): **Maryland**

PJ's Total HOME Allocation Received: **\$115,545,041**

PJ Since (FY): **1992**

| Category  | PJ       | National Average | National Rank*     |
|---|----------|------------------|--------------------|
| <b><u>Program Progress:</u></b>                                 |          |                  |                    |
| % of Funds Committed  | 89.67 %  | 89.71 %          | 30                 |
| % of Funds Disbursed  | 85.88 %  | 83.15 %          | 19                 |
| Leveraging Ratio for Rental Activities                          | 0.53     | 4.01             | 51                 |
| % of Completed Rental Disbursements to All Rental Commitments** | 90.94 %  | 93.29 %          | 41                 |
| % of Completed CHDO Disbursements to All CHDO Reservations**    | 84.78 %  | 80.29 %          | 20                 |
| <b><u>Low-Income Benefit:</u></b>                               |          |                  |                    |
| % of 0-50% AMI Renters to All Renters                           | 91.75 %  | 79.96 %          | 4                  |
| % of 0-30% AMI Renters to All Renters**                         | 62.47 %  | 37.24 %          | 2                  |
| <b><u>Lease-Up:</u></b>   |          |                  |                    |
| % of Occupied Rental Units to All Completed Rental Units**      | 99.7 %   | 98.79 %          | 27                 |
| <b><u>Overall Ranking:</u></b>                                  |          |                  | <b>33 / 51 PJs</b> |
| <b><u>HOME Cost Per Unit and Number of Completed Units:</u></b> |          |                  |                    |
| Rental Unit   | \$51,142 | \$27,114         | 994 Units 34.2 %   |
| Homebuyer Unit  | \$14,978 | \$12,953         | 727 Units 25 %     |
| Homeowner-Rehab Unit  | \$19,705 | \$20,000         | 1,088 Units 37.5 % |
| TBRA Unit   | \$745    | \$2,990          | 94 Units 3.2 %     |

\* - The National Rank compares the 51 state HOME PJs within the nation, including Puerto Rico but, excluding Washington DC and Insular Areas. A rank of 1 is the highest; a rank of 51 is the lowest.

\*\* - This category is double-weighted in the National Overall Ranking.

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Maryland MD

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental   | Homebuyer | Homeowner |
|--------------------|----------|-----------|-----------|
| <b>PJ:</b>         | \$37,551 | \$105,595 | \$20,893  |
| <b>State:*</b>     | \$71,774 | \$101,732 | \$25,708  |
| <b>National:**</b> | \$89,640 | \$72,481  | \$22,984  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 2.9 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 0.87

|  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%  |
|--|--|--|--|--|
| <b>RACE:</b>                             |  |  |  |  |
| White:                                   | <span style="border: 1px solid black; padding: 2px;">65.9</span> | <span style="border: 1px solid black; padding: 2px;">66.9</span> | <span style="border: 1px solid black; padding: 2px;">60.9</span> | <span style="border: 1px solid black; padding: 2px;">5.3</span>  |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">32.6</span> | <span style="border: 1px solid black; padding: 2px;">30.7</span> | <span style="border: 1px solid black; padding: 2px;">37.9</span> | <span style="border: 1px solid black; padding: 2px;">93.6</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.2</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.2</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |

|                   |   |   |   |   |
|-------------------|---|---|---|---|
| <b>ETHNICITY:</b> |   |   |   |   |
| Hispanic          | <span style="border: 1px solid black; padding: 2px;">0.5</span> | <span style="border: 1px solid black; padding: 2px;">1.8</span> | <span style="border: 1px solid black; padding: 2px;">0.5</span> | <span style="border: 1px solid black; padding: 2px;">1.1</span> |

|                        |  |  |  |  |
|------------------------|--|--|--|--|
| <b>HOUSEHOLD SIZE:</b> |  |  |  |  |
| 1 Person:              | <span style="border: 1px solid black; padding: 2px;">64.1</span> | <span style="border: 1px solid black; padding: 2px;">22.8</span> | <span style="border: 1px solid black; padding: 2px;">55.2</span> | <span style="border: 1px solid black; padding: 2px;">14.9</span> |
| 2 Persons:             | <span style="border: 1px solid black; padding: 2px;">15.7</span> | <span style="border: 1px solid black; padding: 2px;">30.1</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">26.6</span> |
| 3 Persons:             | <span style="border: 1px solid black; padding: 2px;">10.0</span> | <span style="border: 1px solid black; padding: 2px;">23.5</span> | <span style="border: 1px solid black; padding: 2px;">8.7</span>  | <span style="border: 1px solid black; padding: 2px;">27.7</span> |
| 4 Persons:             | <span style="border: 1px solid black; padding: 2px;">6.9</span>  | <span style="border: 1px solid black; padding: 2px;">15.3</span> | <span style="border: 1px solid black; padding: 2px;">5.8</span>  | <span style="border: 1px solid black; padding: 2px;">16.0</span> |
| 5 Persons:             | <span style="border: 1px solid black; padding: 2px;">2.4</span>  | <span style="border: 1px solid black; padding: 2px;">5.9</span>  | <span style="border: 1px solid black; padding: 2px;">3.3</span>  | <span style="border: 1px solid black; padding: 2px;">10.6</span> |
| 6 Persons:             | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">1.7</span>  | <span style="border: 1px solid black; padding: 2px;">1.1</span>  | <span style="border: 1px solid black; padding: 2px;">3.2</span>  |
| 7 Persons:             | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.5</span>  | <span style="border: 1px solid black; padding: 2px;">1.1</span>  |
| 8 or more Persons:     | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |

|                        |  |  |  |  |
|------------------------|--|--|--|--|
| <b>HOUSEHOLD TYPE:</b> | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%  |
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">31.0</span> | <span style="border: 1px solid black; padding: 2px;">24.5</span> | <span style="border: 1px solid black; padding: 2px;">26.2</span> | <span style="border: 1px solid black; padding: 2px;">12.8</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">45.4</span> | <span style="border: 1px solid black; padding: 2px;">4.1</span>  | <span style="border: 1px solid black; padding: 2px;">45.1</span> | <span style="border: 1px solid black; padding: 2px;">6.4</span>  |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">14.0</span> | <span style="border: 1px solid black; padding: 2px;">32.3</span> | <span style="border: 1px solid black; padding: 2px;">8.6</span>  | <span style="border: 1px solid black; padding: 2px;">62.8</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">7.0</span>  | <span style="border: 1px solid black; padding: 2px;">30.0</span> | <span style="border: 1px solid black; padding: 2px;">9.9</span>  | <span style="border: 1px solid black; padding: 2px;">17.0</span> |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">2.6</span>  | <span style="border: 1px solid black; padding: 2px;">9.1</span>  | <span style="border: 1px solid black; padding: 2px;">10.1</span> | <span style="border: 1px solid black; padding: 2px;">1.1</span>  |

|  |  |  |
|--|--|--|
| <b>SUPPLEMENTAL RENTAL ASSISTANCE:</b> |  |  |
| Section 8:                             | <span style="border: 1px solid black; padding: 2px;">22.7</span> | <span style="border: 1px solid black; padding: 2px;">0.6</span> <sup>#</sup> |
| HOME TBRA:                             | <span style="border: 1px solid black; padding: 2px;">3.4</span>  |  |
| Other:                                 | <span style="border: 1px solid black; padding: 2px;">22.0</span> |  |
| No Assistance:                         | <span style="border: 1px solid black; padding: 2px;">51.9</span> |  |

**# of Section 504 Compliant Units / Completed Units Since 2001** 91

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
State Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Maryland State: MD

Summary: 0 / Of the 5 Indicators are Red Flags

Overall Rank: 33

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG |
|-------------------------------------|---|------------|--------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 90.05%   | <b>90.94</b> |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 74.23%   | <b>84.78</b> |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>91.75</b> |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 98.26%   | <b>99.7</b>  |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 2.970    | <b>2.19</b>  |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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